

Northern District Of Ohio – Western Division
United States Bankruptcy Court
1716 Spielbusch Ave
Toledo, OH 43604

In re:

Jennifer L Kubly

Case No.: 10-37945-rls

Chapter: 7

Address:

9687 Jados Dr
Findlay, OH 45840

Last four digits of Social Security No.:

xxx-xx-8293

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: March 31, 2011
Form ohnb234

/s/ Richard L. Speer
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of Ohio

In re:
Jennifer L Kubly
Debtor

Case No. 10-37945-rls
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-3

User: admin
Form ID: 234

Page 1 of 2
Total Noticed: 61

Date Rcvd: Apr 01, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2011.

db +Jennifer L Kubly, 9687 Jados Dr, Findlay, OH 45840-1688
cr +Lease and Rental Management d/b/a Auto Loan, c/o John J. Hunter, Jr.,
Hunter & Schank Co., LPA, 1700 Canton Avenue, Toledo, OH 43604-5378
20191788 +Allied Interstate, PO Box 361598, Columbus, OH 43236-1598
20191789 +Andrea Liles PT, 1501 Bright Rd, Findlay, OH 45840-5463
20191790 +Anesthetix of Findlay LLC, PO Box 601614, Charlotte, NC 28260-1614
20191791 +Auto Loan, 45 Haverhill Street, Andover, MA 01810-1499
20191795 ++++BLANCHARD VALLEY REG HEALTH CENTER, 1900 S MAIN ST, FINDLAY OH 45840-1216
(address filed with court: Blanchard Valley Reg Health Center, 145 W Wallace,
Findlay, OH 45840)
20191792 +Blanchard Family Physicians, 1733 Western Ave, Ste A, Findlay, OH 45840-1347
20191793 +Blanchard Valley Health System, 1900 S Main St, Findlay, OH 45840-1216
20191794 +Blanchard Valley Health System, PO Box 630816, Cincinnati, OH 45263-0816
20191796 +Blanchard Valley Reg Health Center, PO Box 816, Cincinnati, OH 45263-0816
20191797 +Blanchard Valley Regional Health, PO Box 636320, Cincinnati, OH 45263-6320
20191798 +Blanchard Valley Surgical Spec, 1725 S Main St, Findlay, OH 45840-1322
20191799 +Blanchard Valley Women's Care, 1917 S Main St, Findlay, OH 45840-1208
20191800 +Bonnie Kauffmann PHD, 4125 Monroe St, Toledo, OH 43606-2063
20191801 +Brad Bundy, 300 W Wallace Ste A-1, Findlay, OH 45840-1243
20191806 +CHS Peds Ortho Clinic, PO Box 631844, Cincinnati, OH 45263-1844
20191802 +Caughman Clinic, PO Box 45557, Westlake, OH 44145-0557
20191804 +Century Health, 2515 N Main St, Findlay, OH 45840-3972
20191805 +Cheboygan Memorial Hospital, c/o Northern Credit, PO Box 478, Petoskey, MI 49770-0478
20191807 +Credit Services, 1 Allied Dr, Little Rock, AR 72202-2013
20191808 +Directv, PO Box 78626, Phoenix, AZ 85062-8626
20191809 +Donald Evert MD Inc, 300 W Wallace St A-1, Findlay, OH 45840-1243
20191810 +Durham & Durham LLP, 5665 N Northside Dr Ste 340, Atlanta, GA 30328
20191811 +FFCC Columbus Inc, 1550 Old Henderson Rd, Columbus, OH 43220-3626
20191812 +Findlay Municipal Court, PO Box 826, Findlay, OH 45839-0826
20191813 +First Federal Credit Control, 24700 Chagrin Blvd, Suite 205, Beachwood, OH 44122-5662
20191814 +First National Collection Bureau In, 610 Waltham Way, Sparks, NV 89434-6695
20191815 +General Audit Corporation, PO Box 1568, Lima, OH 45802-1568
20191816 +Hanco Ambulance, 417 Sixth St, Findlay, OH 45840-5198
20191817 +Hancock County Common Pleas Court, 300 Main St, Findlay, OH 45840-3345
20191818 +Howard Elliott, 218 S Main St, Findlay, OH 45840-3352
20191820 +IC Systems, PO Box 64437, Saint Paul, MN 55164-0437
20191821 +Imaging Consultants of Findlay, PO Box 580, Lima, OH 45802-0580
20191822 +Jeffrey G. Williams, Attorney at Law, PO Box 5044, Lima, OH 45802-5044
20191823 +Joseph Lemancusa MD, 207 W Wallace, Findlay, OH 45840-1212
20191824 +KeyBridge Medical Revenue, PO Box 1568, Lima, OH 45802-1568
20191825 +Lease and Rental Mgmt, 45 Haverhill St, Andover, MA 01810-1499
20191826 +Lima Pathology Labs, PO Box 1867, Toledo, OH 43603-1867
20191827 +Mercy Health Partners, PO Box 10009, Toledo, OH 43699-0009
20191828 +Mercy Medical Group, PO box 1079, Toledo, OH 43697-1079
20191830 +Midwest Pain Treatment Center, PO Box 634867, Cincinnati, OH 45263-4867
20191833 +NSE, PO Box 22868, Beachwood, OH 44122-0868
20191831 +Nationwide Credit Inc, 4700 Vestal Pkwy E, Vestal, NY 13850-4750
20191832 +Northern Credit Bureau, PO Box 478, Petoskey, MI 49770-0478
20191834 +Ohio Emergency Physicians, PO Box 281455, Atlanta, GA 30384-1455
20191838 +PHEAA/Brazos/Ameri, 660 Boas St, Harrisburg, PA 17102-1324
20191836 +Pathology Laboratories, 1946 N 13th St Ste 301, Toledo, OH 43604-7281
20191837 +Pathways Christian Counseling, 232 W. Hardin Street, Findlay, OH 45840-3106
20191839 +Physicians Plus Urgent Care, PO Box 45556, Westlake, OH 44145-0556
20191840 +Richard J Kaplow, 808 Rockefeller Bldg, 614 Superior Ave NW, Cleveland, OH 44113-1334
20191841 +Roger Rader, 330 S Main St, Findlay, OH 45840-3310
20191842 +Scott Rioch DO, 1733 Western Ave, Findlay, OH 45840-1346
20191844 +Trugreen Chemlawn, PO Box 630, Lima, OH 45802-0630
20191845 +United Collection Bureau, PO Box 140190, Toledo, OH 43614-0190
20191846 +Wood County Hospital, 950 W Wooster St, Bowling Green, OH 43402-2699

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDADYMARKOWSKI.COM Apr 01 2011 20:58:00 Douglas A Dymarkowski, 5431 Main Street,
Sylvania, OH 43560-2155
20191787 E-mail/Text: bankrupt@accrev.com Apr 01 2011 20:57:12 Accelerated Revenue, PO Box 2020,
Powell, OH 43065-2020
20191799 +E-mail/Text: kendramonaghan@aol.com Apr 01 2011 20:59:36 Blanchard Valley Women's Care,
1917 S Main St, Findlay, OH 45840-1208
20191803 EDI: CBCSI.COM Apr 01 2011 21:03:00 CBCS, PO Box 1810, Columbus, OH 43216-1810
20191819 EDI: HFC.COM Apr 01 2011 20:58:00 HSBC Mortgage Services, PO Box 5207,
Carol Stream, IL 60197-5207
20191843 E-mail/Text: felicia.fandrey-dalton@twcable.com Apr 01 2011 20:57:53 Time Warner Cable,
PO Box 0916, Carol Stream, IL 60132-0916

TOTAL: 6

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

20191829 Michael T Sunday MD, add, add
20191835 ##+Ohio Orthopaedics & Sports Medicine, 301 W Wallace, Findlay, OH 45840-1241

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2011

Signature:

